

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Bette Babette Hapenny**

Case No.

09-100483
(if known)

Debtor(s)

Chapter

7

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

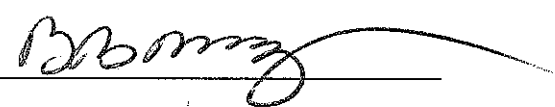
☒ I, Bette Babette Hapenny, the debtor in the above-styled case, hereby certify that on
(Printed Name of Debtor)
6-10-09 (Date), I completed an instructional course in personal financial management provided by
Dave Ramsey's Financial Management LLC, an approved personal financial management provider.
(Name of Provider)

Certificate No. (if any): 12490-TXW-DE-007336089

☐ I, _____, the debtor in the above-styled case, hereby certify that no
(Printed Name of Debtor)

personal financial management course is required because of [Check the appropriate box.] :

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Date: 6-11-09

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 12490-TXW-DE-007336089

Bankruptcy Case Number: 09-60483

CERTIFICATE OF DEBTOR EDUCATION

I certify that on June 10, 2009, at 7:12 o'clock PM CDT,

Bette Hapenny completed a course on personal financial
management given by internet by

Dave Ramsey's Debtor Education, LLC,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Texas.

Date: June 11, 2009

By /s/Adam Duncan

Name Adam Duncan

Title Debtor Education Sales Advisor